

**Important Notice – Revision to Citi Credit Cards related Terms and Conditions Effective 23 August 2020**

Please be informed that the terms and conditions for the following credit cards will be revised effective 23 August 2020.

**Summary of revision:**

No.	Credit Cards	Clauses	Revised Terms and Conditions
1	Citi Gold Card	<p><b>New Clause:</b></p> <p>15. For the avoidance doubt, Citibank reserves the right to reverse the Citi Rewards Points at any time. Circumstances where reversal of Citi Rewards Points may occur includes cancellation of transaction due to return of goods, refund, fraud and unauthorized transactions.</p> <p>16. Citi Rewards Points reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction. The accelerated Citi Rewards Points will be awarded to the Cardholder only if the cumulative value of new purchase transactions in the respective spend category (see Clause 7) is higher than the value of transactions reversed.</p>	<p><a href="http://www.citibank.com.my/global_docs/pdf/Citi-Gold-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Citi-Gold-Credit-Card.pdf</a></p>
2	Citi Rewards Card	<p><b>New Clause:</b></p> <p>15. For the avoidance doubt, Citibank reserves the right to reverse the Citi Rewards Points at any time. Circumstances where reversal of Citi Rewards Points may occur includes cancellation of transaction due to return of goods, refund, fraud and unauthorized transactions.</p> <p>16. Citi Rewards Points reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction. The accelerated Citi Rewards Points will be awarded to the Cardholder only if the cumulative value of new purchase transactions in the respective spend category (see Clause 7) is higher than the value of transactions reversed.</p>	<p><a href="http://www.citibank.com.my/global_docs/pdf/Citi-Rewards-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Citi-Rewards-Credit-Card.pdf</a></p>

2	Citi Rewards Card	<p><b>Existing Clause:</b></p> <p>19. An annual fee is payable to your Citi Rewards Card account regardless whether you use the Citi Rewards Card. Upon renewal and payment of respective full annual fees for your Citi Rewards Card, the following bonus Citi Rewards points (where applicable) will be credited to your Citi Rewards Card Account and will be reflected in your subsequent month's Citi Rewards Card statement.</p> <table border="1" data-bbox="370 577 1239 804"> <thead> <tr> <th>Payment of</th> <th>Annual Bonus Citi Rewards Points</th> </tr> </thead> <tbody> <tr> <td>Principal Card's Annual Fee</td> <td>One Hundred Thousand (100,000) Rewards Points</td> </tr> <tr> <td>Supplementary Card's Annual Fee</td> <td>Twenty Five Thousand (25,000) Rewards Points</td> </tr> </tbody> </table> <p><b>Revised Clause:</b></p> <p>21. An annual fee is payable to your Citi Rewards Card account regardless whether you use the Citi Rewards Card. Upon renewal and payment of respective full annual fees for your Citi Rewards Card, the following bonus Citi Rewards points (where applicable) will be credited to your Citi Rewards Card Account and will be reflected in your subsequent month's Citi Rewards Card statement.</p> <table border="1" data-bbox="370 1161 1239 1388"> <thead> <tr> <th>Payment of</th> <th>Annual Bonus Citi Rewards Points</th> </tr> </thead> <tbody> <tr> <td>Principal Card's Annual Fee</td> <td>Two Hundred Thousand (200,000) Rewards Points</td> </tr> <tr> <td>Supplementary Card's Annual Fee</td> <td>Twenty Five Thousand (25,000) Rewards Points</td> </tr> </tbody> </table>	Payment of	Annual Bonus Citi Rewards Points	Principal Card's Annual Fee	One Hundred Thousand (100,000) Rewards Points	Supplementary Card's Annual Fee	Twenty Five Thousand (25,000) Rewards Points	Payment of	Annual Bonus Citi Rewards Points	Principal Card's Annual Fee	Two Hundred Thousand (200,000) Rewards Points	Supplementary Card's Annual Fee	Twenty Five Thousand (25,000) Rewards Points	<a href="http://www.citibank.com.my/global_docs/pdf/Citi-Rewards-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Citi-Rewards-Credit-Card.pdf</a>
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3	Citi Cash Back Platinum Card and Citi Cash Back Card	<p><b>New Clause:</b></p> <p>10. For the avoidance doubt, Citibank reserves the right to reverse the Cash Back at any time. Circumstances where reversal of Cash Back may occur includes cancellation of transaction due to return of goods, refund, fraud and unauthorized transactions.</p> <p>11. Cash Back reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.</p>	<a href="http://www.citibank.com.my/global_docs/pdf/Citi-Cash-Back-Platinum-Credit-Card-and-Citi-Cash-Back-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Citi-Cash-Back-Platinum-Credit-Card-and-Citi-Cash-Back-Credit-Card.pdf</a>												

4	Citi Rewards Platinum Card	<p><b>New Clause:</b></p> <p>24. For the avoidance doubt, Citibank reserves the right to reverse the Citi Rewards Points at any time. Circumstances where reversal of Citi Rewards Points may occur includes cancellation of transaction due to return of goods, refund, fraud and unauthorized transactions.</p> <p>25. Citi Rewards Points reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction. The accelerated Citi Rewards Points will be awarded to the Cardholder only if the cumulative value of new purchase transactions in the respective spend category (see Clause 17) is higher than the value of transactions reversed.</p>	<a href="http://www.citibank.com.my/global_docs/pdf/Citi-Rewards-Platinum-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Citi-Rewards-Platinum-Credit-Card.pdf</a>
5	Shell-Citi Card	<p><b>New Clause:</b></p> <p>15. For the avoidance doubt, Citibank reserves the right to reverse the Rebate on Shell Fuel Spend at any time. Circumstances where reversal of Rebate on Shell Fuel Spend may occur includes cancellation of transaction due to return of Shell Fuel, refund, fraud and unauthorized transactions.</p> <p>16. Shell Fuel Spend Rebate reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.</p>	<a href="http://www.citibank.com.my/global_docs/pdf/Shell-Citi-Credit-Card.pdf">www.citibank.com.my/global_docs/pdf/Shell-Citi-Credit-Card.pdf</a>